

UNITED STATES BANKRUPTCY COURT
District of New Jersey

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

A bankruptcy case concerning the debtor(s) listed below was originally filed under chapter 7 on 7/14/14 and was converted to a case under chapter 13 on 11/19/14.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below.

NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors — Do not file this notice in connection with any proof of claim you submit to the court.
See Reverse Side For Important Explanations.**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Elimelech S. Slomovits
33 Ford Ave
Lakewood, NJ 08701

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-1796 (Elimelech S. Slomovits)

United States Bankruptcy Judge:
Honorable Kathryn C. Ferguson

Attorney for Debtor(s) (name and address):
Barry W. Frost
Teich Groh
691 State Highway 33
Trenton, NJ 08619-4407
Telephone number: 609-890-1500

Bankruptcy Trustee (name and address):
Albert Russo
Standing Chapter 13 Trustee
CN 4853
Trenton, NJ 08650-4853
Telephone number: (609) 587-6888

Meeting of Creditors:

Date: **December 18, 2014**

Time: **10:00 AM**

Location: **Chapter 13 Standing Trustee – Trenton, 1 AAA Drive, Suite 101, Robbinsville, NJ 08691**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): **3/18/15**

For a governmental unit: 180 days from date of order for relief. 11 U.S.C. § 502(b)(9)

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 2/17/15

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Filing of Plan, Hearing on Confirmation of Plan

The debtor has not filed a plan as of this date. You will be sent separate notice of the hearing on confirmation of the plan.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Address of the Bankruptcy Clerk's Office:

402 East State Street
Trenton, NJ 08608
Telephone number: 609-858-9333

For the Court:

Clerk of the Bankruptcy Court:
James J. Waldron

Business Hours:
8:30 AM – 4:00 p.m., Monday – Friday (except holidays)

Date: 11/21/14

EXPLANATIONS

B9I (Official Form 9I) (12/12)

Proof of Identification and Social Security Number	Important notice to individual debtors: Effective March 1, 2002, all individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	<p>A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 10") can be obtained at the United States Courts Web Site: (http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx) or at any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid, you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.</p> <p><i>Do not include this notice with any filing you make with the court.</i></p>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code §1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline. Writing a letter to the court or the judge is not a substitute for the filing of an adversary complaint.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

--- Refer to Other Side for Important Deadlines and Notices ---

Undeliverable Notices. Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

Case information – telephone access. Case summary information can be obtained from any touch tone telephone by calling the automated Voice Case Information System (VCIS) at the toll free number: 1-866-222-8029. After the initial greeting enter the New Jersey court code: #88. This service is free of charge and is available 24 hours a day.

Case information – electronic access. Case summary and docket information can be obtained from the Public Access to Court Electronic Records (Pacer) System. To register or for more information, please call the Pacer Billing Center at 1-800-676-6856 or visit the Pacer Web Site: <http://pacer.psc.uscourts.gov>.

Internet access. Additional information may be available at the Court's Web Site: <http://www.njb.uscourts.gov>.

Certificate of Notice Page 4 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Elimelech S. Slomovits
DebtorCase No. 14-24347-KCF
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: nfiguero
Form ID: b9iPage 1 of 1
Total Noticed: 11

Date Rcvd: Nov 21, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 23, 2014.

db +Elimelech S. Slomovits, 33 Ford Ave, Lakewood, NJ 08701-5660
 tr Albert Russo, Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853
 515175602 +Ahron Kirshenbaum, c/o Dana S. Plon, Esquire, Sirlin Lesser & Benson, P.C.,
 123 South Broad Street, Suite 2100, Philadelphia, PA 19109-1042
 514915365 Hudson City Savings Bank, c/o Zucker Goldberg & Ackerman, 200 Sheffield Street/Suite 101,
 Post Office Box 1024, Mountainside, NJ 07092-0024

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: bfrost@teichgroh.com Nov 21 2014 23:30:13 Barry W. Frost, Teich Groh,
 691 State Highway 33, Trenton, NJ 08619-4407
 smg +E-mail/Text: leah.bynon@usdoj.gov Nov 21 2014 23:31:22 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2523
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 21 2014 23:31:18 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515010966 EDI: BECKLEE.COM Nov 21 2014 23:08:00 American Express Bank FSB, c/o Becket and Lee LLP,
 POB 3001, Malvern PA 19355-0701
 514954542 +EDI: ATLASACQU.COM Nov 21 2014 23:08:00 Atlas Acquisitions LLC, 294 Union St.,
 Hackensack, NJ 07601-4303
 515149840 +E-mail/Text: bankruptcy@cavps.com Nov 21 2014 23:31:57 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
 515010962 EDI: BL-TOYOTA.COM Nov 21 2014 23:08:00 Toyota Motor Credit Corporation,
 c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515140964* Toyota Motor Credit Corporation, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 23, 2014

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 21, 2014 at the address(es) listed below:

Albert Russo docs@russotrustee.com
 Barry W. Frost on behalf of Debtor Elimelech S. Slomovits bfrost@teichgroh.com
 Dana S Plon on behalf of Creditor Ahron Kirshenbaum dplon@sirlinlaw.com
 Frances Gambardella on behalf of Creditor Hudson City Savings Bank
 bankruptcynotice@zuckergoldberg.com
 Joel A. Ackerman on behalf of Creditor Hudson City Savings Bank jackerman@zuckergoldberg.com
 Joel A. Ackerman on behalf of Creditor HUDSON CITY SAVINGS BANK, a federally chartered
 savings bank organized and existing under the laws of the State of Delaware
 jackerman@zuckergoldberg.com
 Theodore Liscinski, Jr. on behalf of Trustee Theodore Liscinski, Jr. tedliscinski@verizon.net,
 ecf.alert+Liscinski@titlexi.com/maureenhart@verizon.net

TOTAL: 7